

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 23-17269-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kelli Caldwell  
307 Prospect Ave  
Apt 5D  
Hackensack, NJ 07601-2532

Social Security No.:  
xxx-xx-6585

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 1/17/24  
Time: 08:30 AM  
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: December 4, 2023  
JAN: lc

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:

Kelli Caldwell

Debtor

Case No. 23-17269-RG

Chapter 13

District/off: 0312-2

User: admin

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Date Rcvd: Dec 04, 2023

Form ID: 132

Total Noticed: 68

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2023:**

Recip ID	Recipient Name and Address
db	Kelli Caldwell, 307 Prospect Ave, Apt 5D, Hackensack, NJ 07601-2532
520004262	# Apotheker Scian P.C., 520 Fellowship Rd Ste C306, Mount Laurel, NJ 08054-3410
520004263	Barclays Bank De/Northstar location svc, 4285 Genesee St, Cheektowaga, NY 14225-1943
520101052	Baridge House Associates, 307 Prospect House, Hackensack, NJ 07601
520004264	Bergdorf Goodman/Capital One, PO Box 673, Minneapolis, MN 55440-0673
520004270	CoastalcommProsper, 221 Main St Ste 300, San Francisco, CA 94105-1909
520004272	Department of Finance, PO Box 469046, Escondido, CA 92046-9046
520004273	Department of Treasury/IRS, 8212 Hamilton Ave, Cincinnati, OH 45231-2326
520004277	+ First National Bank, The Bureaus, 650 Dundee ED Ste 370, Northbrook, IL 60062-2757
520004279	+ ISN Corporation, 2000 N Classen Blvd Ste 3200, Oklahoma City, OK 73106-6034
520004280	JetBlue Barclay Bank Delaware, PO Box 19899, Wilmington, DE 19801
520004282	Linebacker Goggan Blair & Sampson, LLP, 61 Broadway Rm 2600, New York, NY 10006-2840
520004293	Syncb/PPC, PO Box 530975, Orlando, FL 32801
520068490	+ TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101-2051
520004298	The Port Authority of NY/NJ, PO Box 149001, Staten Island, NY 10314-9001
520004299	Toll Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
520004300	Tromberg, Morris & Pulin, PLLC, 1515 S Federal Hwy Ste 100, Boca Raton, FL 33432-7404
520004302	US BANK-NJ-Indirect Lending, PO Box 790179, Saint Louis, MO 63179-0179
520004303	Walmart/Capital One, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 04 2023 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 04 2023 20:54:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520004259	Email/Text: backoffice@affirm.com	Dec 04 2023 20:54:00	Affirm Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
520049998	Email/PDF: resurgentbknotifications@resurgent.com	Dec 04 2023 21:02:33	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520004260	Email/Text: kristin.villneuve@allianceoneinc.com	Dec 04 2023 20:53:00	Alliance One, 4850 E Street Rd Ste 300, Trevose, PA 19053-6643
520004261	Email/Text: kristin.villneuve@allianceoneinc.com	Dec 04 2023 20:53:00	AllianceOne Receivables Management Inc., PO Box 3100, Southeastern, PA 19398-3100
520004265	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 04 2023 21:03:40	Bloomingdales/Citibank, PO Box 6789, Sioux Falls, SD 57117-6789
520004267	Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 04 2023 20:54:00	CB Indigo/GF, PO Box 4499, Beaverton, OR 97076-4499

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520004266	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 04 2023 21:02:49	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
520019166	+ Email/PDF: ebn_ais@aisinfo.com	Dec 04 2023 21:04:25	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520004268	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 04 2023 21:02:32	Citibank, PO Box 6181, Sioux Falls, SD 57117-6181
520004269	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 04 2023 21:02:42	Citibank, N.A., 5800 S Corporate Pl # PALCE MAIL CODE 23, Sioux Falls, SD 57108-5027
520023831	Email/Text: bnc-quantum@quantum3group.com	Dec 04 2023 20:54:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
520021298	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 04 2023 21:03:37	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520004271	Email/PDF: creditonebknotifications@resurgent.com	Dec 04 2023 21:03:24	Credit One Bank USA, PO Box 98873, Las Vegas, NV 89193-8873
520004274	Email/Text: mrdiscen@discover.com	Dec 04 2023 20:53:00	Discover Bank, PO Box 6103, Carol Stream, IL 60197-6103
520010053	Email/Text: mrdiscen@discover.com	Dec 04 2023 20:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520004275	Email/Text: bknotice@ercbpo.com	Dec 04 2023 20:54:16	ERC, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
520004276	Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 04 2023 20:54:00	FEB Destiny/GF, PO Box 4499, Beaverton, OR 97076-4499
520004278	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 04 2023 21:02:38	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
520004281	Email/Text: customerservice.us@klarna.com	Dec 04 2023 20:53:00	Klarna Inc, 629 N High St Ste 300, Columbus, OH 43215-2025
520047105	Email/PDF: resurgentbknotifications@resurgent.com	Dec 04 2023 21:02:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520004283	Email/Text: BKNotice@ldvlaw.com	Dec 04 2023 20:54:00	Lyons, Doughty & Veldhuis, P.C., 136 Gaither Dr Ste 100P, Mount Laurel, NJ 08054-1725
520004286	Email/Text: EBN@Mohela.com	Dec 04 2023 20:54:00	Mohela-Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
520004284	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 04 2023 21:02:36	Macy's/CBNA, PO Box 6789, Sioux Falls, SD 57117-6789
520059983	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 04 2023 21:04:11	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
520050047	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 04 2023 20:54:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520004285	Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 04 2023 21:02:33	Midland MTG/ MIDFIRST BANK, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
520004288	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 04 2023 20:53:00	NJ E-ZPASS, PO Box 4971, Trenton, NJ 08650-4971
520063336	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 04 2023 20:53:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
520067918	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 04 2023 20:54:00	NORDSTROM, INC., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
520004287	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 04 2023 21:02:22	Neiman Marcus/Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520004289	+ Email/Text: bnc@nordstrom.com		

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520065838	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 04 2023 20:54:48	Nordstrom TD Bank, 13531 E Caley Ave, Englewood, CO 80111-6505
		Dec 04 2023 21:02:30	Portfolio Recovery Associates, LLC, c/o Paypal Credit, POB 41067, Norfolk VA 23541
520067630	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 04 2023 21:04:19	Portfolio Recovery Associates, LLC, c/o Walmart, POB 41067, Norfolk VA 23541
520004291	Email/Text: signed.order@pfwattorneys.com	Dec 04 2023 20:53:00	Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
520004290	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 04 2023 21:02:58	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
520067844	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 04 2023 20:54:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
520031624	Email/Text: bnc-quantum@quantum3group.com	Dec 04 2023 20:54:00	Quantum3 Group LLC as agent for, BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, PO Box 788, Kirkland, WA 98083-0788
520031623	Email/Text: bnc-quantum@quantum3group.com	Dec 04 2023 20:54:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
520004292	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 04 2023 21:15:07	Syncb/JCPenny, PO Box 965007, Orlando, FL 32896-5007
520004294	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 04 2023 21:03:16	Syncb/ToysRUS, PO Box 965036, Orlando, FL 32896-5036
520004295	Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 04 2023 20:54:00	TBOM/Milestone, PO Box 4499, Beaverton, OR 97076-4499
520004296	Email/Text: bncmail@w-legal.com	Dec 04 2023 20:54:00	TD Bank USA/Target, PO Box 673, Minneapolis, MN 55440-0673
520004297	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 04 2023 21:04:27	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
520024634	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 04 2023 20:54:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
520005226	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Dec 04 2023 21:03:19	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520004301	Email/Text: BAN5620@UCBINC.COM	Dec 04 2023 20:54:00	United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
520061837	+ Email/PDF: ebn_ais@aisinfo.com	Dec 04 2023 21:03:40	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 06, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2023 at the address(es) listed below:

Name	Email Address
David E. Mayland	on behalf of Debtor Kelli Caldwell dm@strasserlaw.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4